

METROPOLITAN CAPITAL BANCORP, INC.

	CPP Disbursement Date 04/10/2009	RSSD (Holding Company) 3153224	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$144	\$159	10.0%		
Loans	\$113	\$112	-1.0%		
Construction & development	\$2	\$2	24.0%		
Closed-end 1-4 family residential	\$19	\$21	14.3%		
Home equity	\$12	\$11	-11.8%		
Credit card	\$0	\$0			
Other consumer	\$0	\$1	290.4%		
Commercial & Industrial	\$41	\$45	9.5%		
Commercial real estate	\$33	\$26	-19.1%		
Unused commitments	\$23	\$29	27.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$0			
Asset-backed securities	\$0	\$0			
Other securities	\$18	\$23	31.2%		
Cash & balances due	\$6	\$16	180.0%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$132	\$145	10.1%		
Deposits	\$117	\$138	18.0%		
Total other borrowings	\$15	\$7	-51.7%		
FHLB advances	\$9	\$7	-17.6%		
Equity					
Equity capital at quarter end	\$12	\$14	8.5%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.8%	8.4%	--		
Tier 1 risk based capital ratio	10.8%	11.6%	--		
Total risk based capital ratio	12.0%	12.8%	--		
Return on equity ¹	11.2%	10.3%	--		
Return on assets ¹	1.0%	0.9%	--		
Net interest margin ¹	4.1%	4.3%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	1518.3%	475.5%	--		
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--		
Net charge-offs to average loans and leases ¹	0.0%	0.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.1%	0.0%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	0.0%	0.0%	0.0%	0.0%	--
Commercial real estate	0.0%	0.0%	0.0%	0.0%	--
Total loans	0.1%	0.3%	0.0%	0.0%	--